

United States Bankruptcy Court
Middle District of Tennessee

In re:
DAVID RAYMOND TRAEGER
ELIZABETH JO TRAEGER
Debtors

Case No. 13-02913-MFH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0650-3

User: tms1173
Form ID: b18j

Page 1 of 3
Total Noticed: 54

Date Rcvd: Jul 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2013.

db/jdb
cr
+DAVID RAYMOND TRAEGER, ELIZABETH JO TRAEGER, 420 Westwood Dr., Smyrna, TN 37167-5097
+TDLWD-BUI, c/o TN Atty General's Office, Bankruptcy Div., Po Box 20207,
Nashville, TN 37202-4015
5089595 +American Education Services/Wachovia, PO Box 2461, Harrisburg PA 17105-2461
5089596 Associated Pathologists, LLC, PO Box 403009, Atlanta GA 30384-3009
5089598 +Baptist Ambulatory Surgery Center, 312 21st Ave North, Nashville TN 37203-1846
5089599 Brazos, 501 Bleecker Street, Utica NY 13501-2498
5089600 +Capital One, PO Box 71087, Charlotte NC 28272-1087
5089606 +Dept Of Labor And Workforce Development, 220 French Landing Dr., Nashville TN 37243-1002
5089607 +FAC/NAB, 480 James Robertson Pkwy, Nashville TN 37219-1212
5089609 GMAC Mortgage, P.O.Box 4622, Waterloo IA 50704-4622
5089610 +HSBC/Northern Tool, 1405 Foulk Road, Wilmington DE 19803-2769
5089612 +Joel Parks, 752 Jim Parker Drive, Smyrna TN 37167-5749
5089617 MMC Anesthesia, PO Box 7006, Murfreesboro TN 37133-7006
5089618 +MOHELA/Dept Of Education, 633 Spirit Drive, Chesterfield MO 63005-1243
5089613 Metropolitan Trustee, 700 Second Ave South, Suite 200, Nashville TN 37210-2006
5089616 Missouri Higher Education Loan Authority, 633 Spirit Dr, Chesterfield MO 63005-1243
5089619 #+Murfreesboro Medical Clinic, 1004 North Highland Ave., Murfreesboro TN 37130-2454
5089620 Nashville Adjustment Bureau, PO Box 198988, Nashville TN 37219-8988
5089621 Nashville Electric Service, 1200 Church Street, Nashville TN 37201
5089622 +Pathgroup Labs LLC, 5301 Virginia Way, Suite 300, Brentwood TN 37027-7542
5089623 Pathlab Of Middle Tennessee, PO Box 1069, Madison TN 37116-1069
5089625 Payment America, 450 Tenth Circle North, PO Box 24850, Nashville TN 37202-4850
5089624 +Payment America, PO Box 24850, Nashville TN 37202-4850
5089627 +Portfolio Recovery Services, PO Box 12903, Norfolk VA 23541-0903
5089628 +Portfolio Revenue Recovery, 120 Corporate Blvd, Suite 100, Norfolk VA 23502-4962
5089629 +Robinson, Reagan & Young, PLLC, 105 Broadway, Suite 300, Nashville TN 37201-2115
5089630 +Rusty Dunn, 212 Belclaire Place, Nashville TN 37205-5014
5089631 +Rutherford County Trustee, PO Box 1316, Murfreesboro TN 37133-1316
5089633 +Sherwin Williams Automotive, 4440 Warrensville Center Rd, Warrensville Heights OH 44128-2837
5089634 +Smythe & Huff, 144 Second Ave, Suite 333, Nashville TN 37201-1939
5089635 +Steltemeier & Westbrook, PLLC, 3326 Aspen Grove Dr, Suite 604, Franklin TN 37067-4858
5089638 TN Dept Of Revenue, PO Box 17374, Nashville TN 37217-0374
5089636 +Tennessee Dept. of Revenue, 220 French Landing Drive, Nashville TN 37243-1002
5089637 +Tennessee Orthopaedic Alliance, 525 North University Street, Murfreesboro TN 37130-3011
5089639 +Treasurer/Town Clerk, 315 S. Lowry St., Smyrn TN 37167-3416
5089640 +Unifirst Corporation, 813 Massman Drive, Nashville TN 37210-3701
5089644 Visa, PO Box 982235, El Paso TX 79998-2235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QTLEDMONDSON.COM Jul 12 2013 00:08:00 THOMAS LARRY EDMONDSON, SR,
T. LARRY EDMONDSON ATTORNEY AT LAW, 800 BROADWAY 3D FL, NASHVILLE, TN 37203-3835
5089594 +E-mail/Text: girdb@aessuccess.org Jul 12 2013 00:19:13 American Education Services/PHEAA,
1200 North 7th Street, Harrisburg PA 17102-1419
5089597 EDI: BANKAMER.COM Jul 12 2013 00:08:00 Bank Of America, 4060 Ogletown/Stanton Rd,
Newark DE 19713
5089601 EDI: CAPITALONE.COM Jul 12 2013 00:08:00 Capital One, PO Box 85064, Glen Allen VA 23058
5089602 +EDI: CAPITALONE.COM Jul 12 2013 00:08:00 Capital One NA, PO Box 26625,
Richmond VA 23261-6625
5089603 +EDI: CHASE.COM Jul 12 2013 00:08:00 Chase Bank N.A., PO Box 15298,
Wilmington DE 19850-5298
5089604 +EDI: CHASE.COM Jul 12 2013 00:08:00 Chase Bank N.A., 4915 Independence Parkway,
Tampa FL 33634-7540
5089605 EDI: CRFRSTNA.COM Jul 12 2013 00:08:00 Credit First, 6275 Eastland Road,
Brook Park OH 44142-1399
5089608 +EDI: RMSC.COM Jul 12 2013 00:08:00 GECRB/Sams Club, PO Box 965005, Orlando FL 32896-5005
5089611 EDI: IRS.COM Jul 12 2013 00:08:00 IRS, Internal Revenue Service, Atlanta GA 39901-0030
5089614 +EDI: MID8.COM Jul 12 2013 00:08:00 Midland Funding, 8875 Aero Drive; Suite 200,
San Diego CA 92123-2255
5089626 +EDI: PRA.COM Jul 12 2013 00:08:00 Portfolio Recovery & Affiliates,
120 Corporate Blvd; Suite 1, Norfolk VA 23502-4962
5089632 EDI: RMSC.COM Jul 12 2013 00:08:00 Sam's Club/GE Money, PO Box 981064,
El Paso TX 79998-1064
5089641 EDI: USBANKARS.COM Jul 12 2013 00:08:00 US Bank, PO Box 5227, Cincinnati OH 45201
5089642 +EDI: USBANKARS.COM Jul 12 2013 00:08:00 US Bank National Association, ND,
4325 17th Avenue South, Fargo ND 58125-6200
5089643 EDI: CHASE.COM Jul 12 2013 00:08:00 Visa, PO Box 15298, Wilmington DE 19850-5298
5089645 +EDI: USBANKARS.COM Jul 12 2013 00:08:00 Visa, 345 Sam Ridley Pkwy W, Smyrna TN 37167-5625
TOTAL: 17

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5089615* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

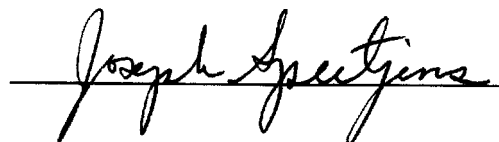
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2013

Signature:



The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2013 at the address(es) listed below:

LAURA L MCCLLOUD on behalf of Creditor TDLWD-BUI agbankharrison@ag.tn.gov
M TODD JACKSON on behalf of Joint Debtor ELIZABETH JO TRAEGER todd@toddjacksonlaw.com,
nashvillebknnotices@gmail.com;leslie@jacksonbk.com
M TODD JACKSON on behalf of Debtor DAVID RAYMOND TRAEGER todd@toddjacksonlaw.com,
nashvillebknnotices@gmail.com;leslie@jacksonbk.com
THOMAS LARRY EDMONDSON, SR larryedmondson@live.com, ledmondson@ecf.epiqsystems.com
US TRUSTEE ustpreion08.na.ecf@usdoj.gov

TOTAL: 5

United States Bankruptcy Court

MIDDLE DISTRICT OF TENNESSEE

Case No. **3:13-bk-02913**

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

DAVID RAYMOND TRAEGER
420 Westwood Dr.
Smyrna, TN 37167

ELIZABETH JO TRAEGER
420 Westwood Dr.
Smyrna, TN 37167

Social Security / Individual Taxpayer ID No.:

xxx-xx-4188

xxx-xx-2254

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/11/13

Marian F Harrison
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.